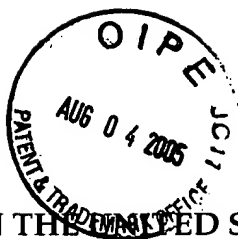


PATENT



DECLARATION OF COMMERCIAL SUCCESS
ATTORNEY DOCKET NO. 47004.000089

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application Of:)
)
 Rebecca L. SIEGEL *et al.*) Group Art Unit: 3624
)
 Application Number: 09/901,078) Examiner: Stefanos KARMIS
)
 Filed: July 10, 2001) Confirmation No.: 7083

 For: SYSTEM AND METHOD FOR SUPERVISING ACCOUNT MANAGEMENT
 OPERATIONS

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

DECLARATION OF DR. WILLIAM F. MANN III UNDER 37 C.F.R. § 1.132

I, Dr. William F. Mann III, a citizen of the United States, hereby declare and state as follows:

1. I am First Vice President of Patent Business Development, Office of the General Counsel, Legal Department, Tech, Sourcing & IP Law for formerly First U.S.A. Bank, N.A. ("First USA"); formerly Bank One, Delaware, N.A.; and now JPMorgan Chase & Co ("JPMorgan").
2. I received a Bachelor of Science at the United States Military Academy, West Point, N.Y. (1976); a Masters of Science (Operations Research) at the Air Force Institute of Technology, Wright Patterson AFB, Ohio (1991); and a Doctor of Engineering at Southern Methodist University (SMU), Dallas, Texas (1998).
3. I have worked with First U.S.A. Bank, N.A. and affiliated companies since June 1, 1999, and have served as Vice President for the Operations Research Team for

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the Customer Support Division and First Vice President, Patent Business Development for the Law Department.

4. I have personal knowledge of the Delinquency Movement Matrix ("DMM") system developed by First USA, which is the subject matter of U.S. Application No. 09/901,078 ("the '078 Application").

5. I have read the '078 Application and have examined various documents and prior art references related to the prosecution of this application.

6. I have access to and knowledge of First USA's confidential financial information.

7. I have been asked to submit this Declaration to demonstrate the commercial success of the invention claimed in the '078 Application.

8. In the 1998 to 1999 time frame, First USA had approximately \$69 billion in credit card debt. Credit card debt is non-secured personal debt, and therefore it presents a high risk to the creditor. Historically, credit card debt that is less than 30 days past due is typically recoverable, but the ability to recover the debt decreases as the account becomes more delinquent. Under banking regulations, credit card debt that is over 180 to 210 days past due can no longer be maintained as an asset on the balance sheets, and must be written off as a loss.

9. In the 1998 to 1999 time frame, First USA employed about 2,500 customer service representatives ("CSRs"), at nine different sites, to undertake debt collection activities. First USA used generally standard debt collection processes in which CSRs telephoned debtors to attempt to obtain remittance on delinquent accounts. For example, the CSRs obtained promises to pay on delinquent accounts, and were evaluated according what percentage of the promised amount was actually remitted. CSRs were also evaluated according the to average size of the fulfilled payments. Both of these measurements failed to provide a total picture on how well a CSR was doing for the company's bottom line.

10. Despite the implementation of these and other generally standard debt collection practices, In the 1998 to 1999 time frame, First USA suffered approximately \$3.9 billion in losses of unsecured credit card debt per year. That is to say, \$3.9 billion worth of delinquent accounts became more than 180 days past due. This, of course, represented a tremendous (but typical) commercial loss to the company.

11. During the period of 1999 to 2000, I was the Vice President of the Operations Research Team, which included six to twelve people, half of whom held Doctorate degrees. The mission of the Operations Research Team was to make the collections effort more effective and efficient. As part of this mission, the Operations Research Team was tasked with analyzing First USA's debt collection practices to determine how to reduce the losses on unsecured credit card debt.

12. Working with the Operations Research Team, the inventors of the present application — Rebecca Lynn Siegel (a site manager in First USA's Frederick, Md. collection facility), Jeffrey David Finocchiaro (an analyst working directly for me), and William Fredrick Herberger (the head of operations) — ultimately conceived of and developed the Delinquency Movement Matrix ("DMM"), which is the basis for the '078 Application. The DMM incorporates the novel approach of using the change in delinquency level of a credit card account as a metric in evaluating and rewarding the collection efforts of CSRs.

13. Prototype versions of the DMM were developed and tested within First USA, and First USA ultimately purchased an IBM cluster mainframe computer for approximately \$250,000 to implement the DMM in commercial use at the institutional level.¹ The use of this powerful computer was necessary to track the delinquency movements of the large number of accounts that formed the First USA asset portfolio,

¹ It is my understanding that First USA was only the third entity to purchase this type of computer, with the other two being acquired by the National Security Agency and the National Reconnaissance Office.

and thereby determine the effectiveness of the CSRs handling the accounts, in a timely manner.

14. The commercial embodiment of the DMM includes a CSR evaluation system that examines the baseline status of a delinquent account, then compares this status with an updated status after a predetermined period has elapsed to determine the change in the level of delinquency of the account. The DMM then generates a score based on the change in level of delinquency, and assigns this score to the CSR handling the account. These features are described in the relevant pages of the August 2, 2005 First Discovery Training Manual for the DMM² (the "DMM Training Manual"), which are attached hereto as Exhibit A. As shown in the DMM Training Manual excerpts, the DMM works by comparing the balance and level of delinquency of an account at the time a promise to receive payment is made, and compares this to the balance and delinquency level ten days later. DMM Training Manual, p. 12. "DMM then ... looks at how the delinquency has changed on the account in the 10-day period." *Id.* Once the change in delinquency is determined, the DMM multiplies the balance of the account by the total number of delinquent buckets moved to arrive at a DMM Points number. *Id.*, at p. 13. DMM Points are calculated for forward rolls (increasing delinquency), backwards rolls (decreasing delinquency), and static rolls (no change in delinquency). *Id.*, at p. 14. The DMM Points are eventually used to evaluate the CSR's performance, and assess incentive pay to the CSRs. *See, id.*, p. 27.

15. The effect of the DMM on reducing First USA's losses on unsecured credit card debt was immediate and dramatic. For example, prototype testing showed an 11% increase in collected funds over the existing conventional system. The commercial embodiment has also shown a similar increase in collected funds, as explained later herein in a direct comparison of the DMM with a competing debt collection system.

² The cited portions of this manual were prepared for use with JPMorgan's implementation of the DMM, and are based directly on First USA's DMM system.

16. In addition to dramatically reducing credit card debt losses, the implementation of the DMM allowed First USA to greatly improve the efficiency of its CSR workforce. Once the DMM performance evaluation regime was implemented, First USA was able to accurately determine each individual CSR's effectiveness at obtaining remittance on delinquent accounts. Since the DMM has been implemented, First USA has been able to remove approximately 500 ineffective CSRs, and close three collection sites, thereby reducing the total operating costs of the company and increasing its overall efficiency. This savings, alone, represented a significant commercial success for the company.

17. The DMM also allows CSRs and their administrators to immediately understand their contribution to the company's bottom line, and rewards them for doing so. As such, the incentive program facilitated by the DMM has been effective at motivating CSRs to adapt their collection practices to achieve the company's goals. At the present time, JPMorgan (First USA's successor entity) pays nearly \$1.5 million in bonuses to its CSRs based on the performance measuring system provided by the First USA DMM, and it is not unusual for a CSR increase his or her monthly pay by \$700 or more. As such, the commercial success of the DMM extends to the CSRs themselves.

18. The success of the DMM can be attributed to features and advantages of the invention described in the '078 Application. For example, as noted above, the DMM provides a tool to evaluate and remove ineffective CSRs, which creates a more efficient workplace. This feature and advantage of the invention is described in the '078 Application at page 12, line 1 to page 16, line 2, and elsewhere. In doing so, the DMM system also provides the CSRs with a motivation and guidelines to conform their collection activities with First USA's strategy of reducing credit card loss by emphasizing reduction in delinquency levels, rather than simply attempting to obtain high average payment amounts or high remittance percentages on promises to pay. In doing so, the DMM has created more effective collection habits among the CSRs, which has manifested itself as a dramatic reduction in credit card debt losses, as shown above.

19. Furthermore, the features and functions of the DMM have clearly contributed as a major factor to the commercial success achieved since the implementation of the DMM.

20. The commercial success of the DMM is perhaps best illustrated by the events that occurred during the recent merger of First USA with JPMorgan Chase. After the merger, JPMorgan (the merged entity) carefully studied the two original companies' debt collection practices to determine which practice was more effective and whether the more effective practice could and should be adopted by the other company. The study culminated in the development of the Collections Effectiveness Matrix ("CEM Report"), which is attached as Exhibit B in redacted form to protect trade secrets contained therein. The CEM Report provides a back-to-back analysis of First USA's DMM (which is referred to as the BOCS — "Bank One Collection System"), and JPMorgan's Heritage Chase Card Services ("CSS," or "hCSS"). As such, the CEM Report represents a concerted study comparing an embodiment of the present invention with known credit collection practices.

21. The CEM Report begins by comparing the asset portfolios that have been handled by the DMM and CSS systems to determine whether they are similar enough to conclude that a comparison of the systems' performance is a true like kind analysis (that is, an "apples-to-apples" comparison). To clarify the terminology, the CEM Report refers to First USA's DMM (the present invention) as "Strategy B," and sometimes as the "BOCS"³ Strategy. The old CCS system is referred to as "Strategy A," and sometimes as the "CHASE" strategy. As shown in Slide 2, the CEM Report compares the asset mixes of the two systems, and concludes that they are similar. CEM Report, Slide 2. In fact, the CEM Report concludes that "[f]rom a prior delinquency experience perspective, there are only *minor differences* between the two portfolios," *id.*, Slide 6, and that "[f]rom a balance weighted perspective, there is *no material difference* between the

³ An acronym for "Bank One Customer Service."

two portfolios.” *Id.*, Slide 7. Based on the analysis, the CEM Report concludes that there is “[n]o indication that BOCS approach will be ineffective against CHASE’s portfolio,” *id.*, Slide 14 — that is, the similarity between the asset portfolios indicates that the DMM can be applied to the assets being handled by the old CSS system. These conclusions demonstrate that the CEM Report is a true “apples-to-apples” comparison of the performance of the DMM versus the performance of the CSS.

22. The CEM Report analyzes the DMM (“Strategy B”) and the conventional CSS debt collection system (“Strategy A”) with regard to “liquidation” (payments over a 6-month period divided by initial balance and number of months), “loss” (cumulative losses over a 6-month period divided by initial balance), and various other factors. The nature of many aspects of this comparison is proprietary information, and therefore the CEM Report has been redacted to retain these trade secrets. As shown in Slide 2, which summarizes the CEM Report, the DMM is superior to the conventional CSS debt collection system in nearly every respect.

23. With regard to liquidation and loss performance, the superiority of the DMM is clear. For accounts in Bucket 1, the CEM Report indicates that the DMM liquidation effectiveness exceeds the CSS in 90% of the comparison metrics (“cells”), and outperforms the CSS by over 10% in 64% of the comparison metrics. *See*, CEM Report, Slide 2 (the second column designates comparison results for Bucket 1, and the third column designates comparison results for Buckets 2-6). The CEM also indicates that the DMM’s loss performance outperforms the CSS by over 10% across the board. *Id.* Considering that Bucket 1 represents approximately 63% of the total amount of outstanding debt owed to JPMorgan, *see* Slide 19, and that the total debt is measured in billions of dollars, these performance differences represent a tremendous commercial success for the DMM system. Similar benefits are obtained for accounts in Buckets 2-6, in which the DMM achieves higher liquidation rates than the CSS in 93% of the comparison metrics, and by more than 10% in 85% of the metrics. *See* Exhibit B, Slide 2. The DMM also outperforms the CSS with regard to losses for Buckets 2-6 —

outperforming the CSS in 84% of the comparison metrics, and by more than 10% in 57% of the metrics. *Id.* In view of the foregoing evidence, it is clear that the DMM clearly outperforms the old CSS system, resulting in tremendous commercial success in the form of higher liquidation and lower loss.

24. The CEM Report also notes that the higher liquidation rates of the DMM system are attributable to correspondingly higher average payment sizes in both early and late stages of delinquency. The CEM Report also suggests that the DMM provides incentives to increase average payment size. *Id.*, Slide 10. The CEM Report further identifies that “[t]here is a direct relationship between Average Payment Size and Bucket Movement,” *id.*, Slide 11. The CEM Report also states that the DMM system “seems to lead to higher Roll Back rates and lower Roll Forward rates” — that is, the DMM achieves the goal of moving accounts into lower states of delinquency. *Id.*

25. Remarkably, the DMM achieves this commercial success with lower cost and fewer employees than the old CSS system. As shown in slide 8, “Strategy B and associated management practices [DMM] seems to yield better effectiveness at lower cost ...” *Id.*, Slide 8. Furthermore, the DMM system has significantly fewer CSRs than the old CSS system. *See*, Slide 12 (“Strategy B [has] significantly lower Customer Service Representatives”). The DMM’s lower workforce numbers is largely a result of the DMM’s ability to accurately identify and reward CSRs that are performing better than others, and release CSRs that are not effective at improving the company’s bottom line.

26. As a result of the CEM Report and other analyses, it was decided that JPMorgan would integrate the DMM into its Heritage Chase Card Services division and other credit recovery divisions. This integration began in 2004, but even at this early stage the effect of the DMM on reducing losses on unsecured credit card debt can be seen. For example, Chart 1 shows the Average Payment Size (“APS”) as a percentage of the average balance of credit card accounts for the HCC system (the lower line), and First USA’s original DMM (the upper line - marked as “hBOCS Results”). As shown in

Chart 1, since incorporating the DMM into the HCC system, the APS has increased 76% since October of 2004 (from just over 4% in November of 2004 to almost 8% in July of 2005). This data confirms the CEM Report's analysis.

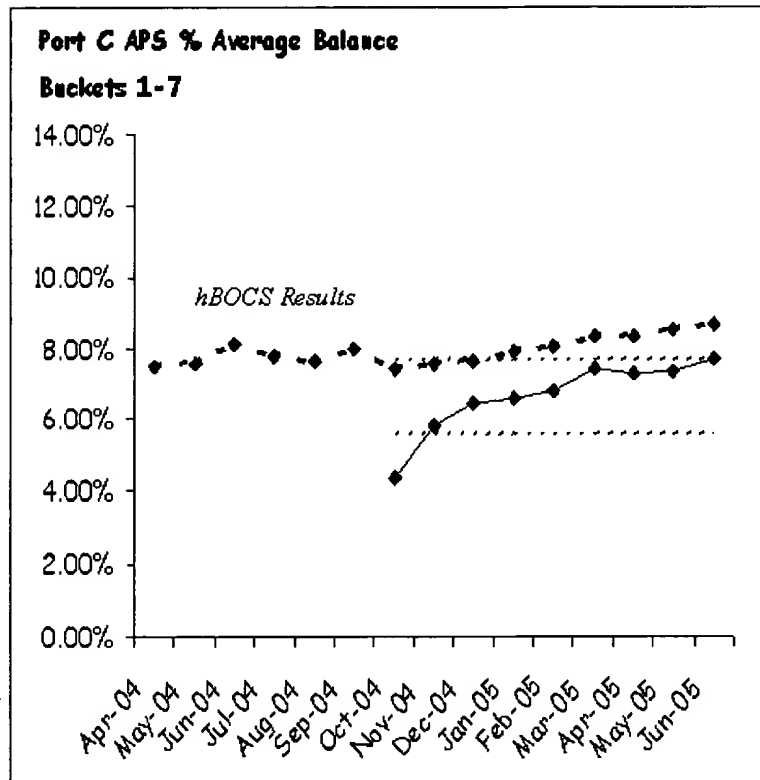


Chart 1

27. Based on my understanding of the invention and its implementation at First USA and its successor entities, as described herein and otherwise known to me, the DMM has been the direct cause of significant improvements in reducing losses on delinquent credit card accounts, increasing CSR workforce efficiency, and improving CSR motivation. Each of these factors have contributed, both separately and together, to the commercial success of the entities that have employed the DMM.

28. All statements made herein of my own knowledge are true, and all statements made on information and belief are believed to be true. These statements were made with the knowledge that willful false misstatements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. § 1001, and that such

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willful false statements may jeopardize the validity of the application or any patent
issuing therefrom.

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Dr. William F. Mann III

Dr. William F. Mann III

DATE: 04 Aug 05

County of)

State of)

ss.

On this 4th day of August, 2005, before me a Notary Public
in and for the County and State aforesaid, personally appeared William F. Mann, III
to me known and known to me to be the person of that name, who signed and sealed
the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)

Barbara A. Jackson
Notary Public

My Commission Expires

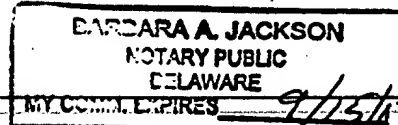


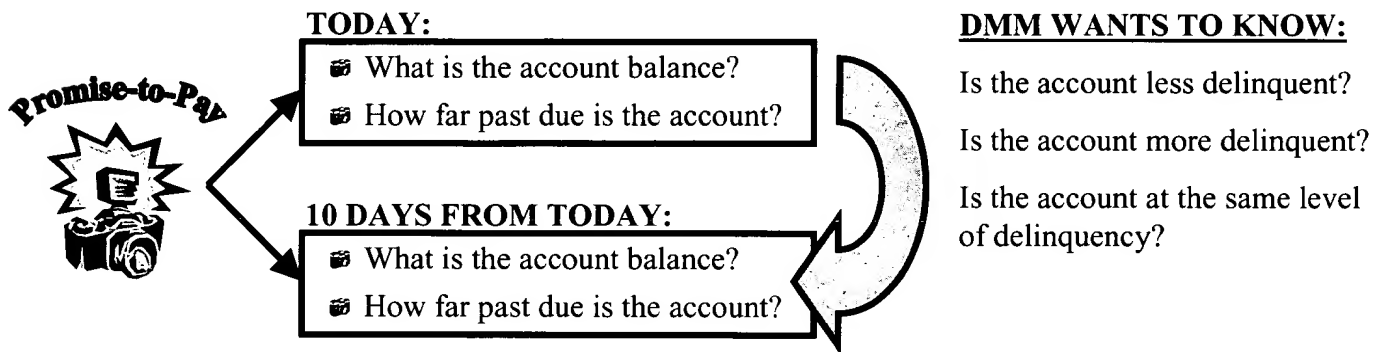
Exhibit A - Excerpts from First Discovery Training Manual

How DMM works

When a CSA enters a promise-to-pay on an account, DMM “takes a picture of the account.” At this point it captures several facts about the account, but the two pieces of information we are interested in are:

- (a.) the balance of the account
- (b.) the level of delinquency on the account (in terms of cycles/buckets past due).

DMM then takes a second picture of the account *ten days later*, at which point the promise that started the process is either kept or broken. DMM then compares the two photos and looks at how the delinquency has changed on the account in the 10-day period.



Again, DMM is only activated by a promise-to-pay. As always, the CSA must operate within the promise-to-pay guidelines to establish what payment arrangement constitutes a promise and what does not.

DRAFT Calculating DMM Points (continued)

So How Many Points Do I Earn?

Multiply the balance of the account times the number of delinquent buckets moved. This calculation gives you your total DMM points earned or *Weighted Dollars Earned*.

$$\Rightarrow \text{DMM Points} = (\text{Balance}) \times (\text{Buckets})$$

Levels of Delinquency

Up-to-Date	0 buckets
1- 30 DPD	1 bucket
31-60 DPD.....	2 buckets
61-90 DPD.....	3 buckets
91-120 DPD	4 buckets
121-150 DPD	5 buckets
151-180 DPD.....	6 buckets
181-210 DPD	7 buckets

Examples:

- #1. Michael brings an account that is 68 DPD with a \$7,000 balance all the way up-to-date.

Question: How many DMM points does he earn for this account?

Answer: \$21,000 DMM points.

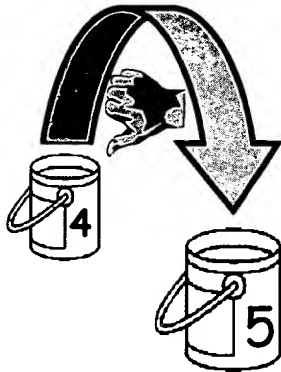
- #2. Rachele works an account with a \$10,000 balance that is 155 DPD, and is able to bring it to 75 DPD.

Question: How many DMM points does she earn for this account?

Answer: \$30,000 DMM points.

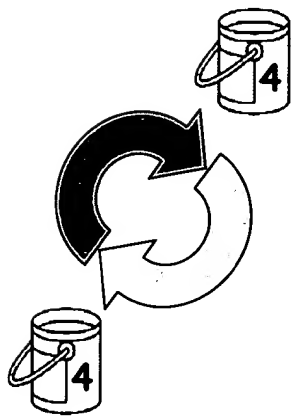
DRAFT Forward, Static, and Backward Roll

Forward, static, and backward rolls are situations that arise because of changes in the level of delinquency on an account. The type of roll is determined by comparing the two DMM pictures: (a.) the first taken when the promise-to-pay is entered; (b.) the second 10 days later. Understanding how the delinquency on an account can change in this 10-day time period will help us classify which situation applies.



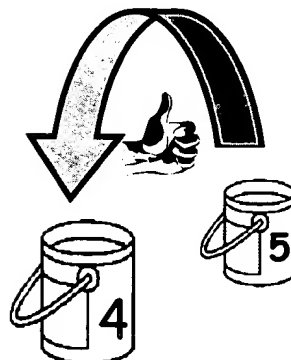
Forward Roll

- The account moved 1-cycle further past due.
- This situation can only happen if the account bills during this period.
- Has negative impact on DMM; the balance of the account counts as negative DMM points, and subtracts from overall DMM points.
- Situations that would result in Forward Roll:



Static Roll

- The account moved no further past due, nor any closer to current.
- This situation can happen whether or not the account bills in this period.
- Has a neutral impact on DMM; no points are earned or lost.
- Situations that would result in Static Roll:



Backward Roll

- The account has improved in delinquency.
- This situation can happen whether or not the account bills in this period.
- Has a positive impact on DMM; points are earned based on the formula (balance) X (# of buckets moved).
- Situations that would result in Backward Roll

DRAFT Determining Incentive Pay from DMM



Incentive pay is awarded on two levels:

1. For meeting all qualifiers, \$100 incentive pay is earned for a full-timer. A part-timer earns \$100 times the part-time schedule for meeting all qualifiers. For example, a person who works 20 hours per week has a part-time schedule of 0.5 ($= 20/40$) and will earn \$50 ($= 100 \times 0.5$). Similarly, a person who works 30 hours per week has a part-time schedule of 0.75 ($= 30/40$) and will earn \$75 ($= 100 \times 0.75$).
2. For each 1000 DMM points above the DMM Point Threshold a flat payout rate is utilized, according to your functional group. Payout rates vary by functional group and current parameters. These cents are established based upon actual performance and ongoing enhancements to our incentive program.

Examples:

Account Control	= 27¢ per 1000 points
Loss Control	= 52¢ per 1000 points
Contact Development	= 50¢ per 1000 points
Unique Portfolios	= 67¢ per 1000 points
Product Segmentation	= 67¢ per 1000 points

Calculating the amount of incentive pay is an easy process once all qualifiers are met:

- 1) Calculate total DMM points (Weighted Dollars Earned) earned
- 2) Subtract Minimum DMM Point Threshold times the Part-Time schedule. (Part-time schedule = Hours Worked per week/40 ; Part-time schedule for a full-timer is 1.)
- 3) Divide by 1,000
- 4) Multiply by functional group's cents/1000 points over threshold
- 5) Add initial payout of ($\$100 \times$ Part-Time schedule)

Exhibit B - Collections Effectiveness Matrix - Initial Review

**Collections Effectiveness Matrix
Initial Review**

**Collections Effectiveness Matrix
Initial Review**

BOCS-CCS Merger Integration
Tuesday, August 02, 2005

Collections Effectiveness Matrix Initial Review

Total Portfolio

☐ Data gives no indication that Legacy BOCS Strategy ("Strategy B") will not be effective against 92.5% of CCS portfolio (excluding Low Prime).

☐ Supports likelihood of [REDACTED] - roughly 62% attributable to Collections Effectiveness.

	Unit of Measurement	Bucket 1	Bucket 2-6
Asset Mix	Balance range and prior delinquency experience.	Similar Asset Mix across prior delinquency score categories, with the exception of the Medium delinquency level (Score 4-7).	Similar mix across the prior delinquency score categories. Balance drives the differences principally.
Liquidation	Cumulative payments over 6-mo period divided by Initial Balance and number of months.	In 64% of cells (18 out of 28), Strategy B exceeds Strategy A by more than 10%. In 90% of cells (25 out of 28), Strategy B's absolute rates are higher than Strategy A's.	In 85% of cells (119 out of 140), Strategy B exceeds Strategy A by more than 10%. In 93% of cells (130 out of 140), Strategy B absolute rates are higher than Strategy A.
Loss	Cumulative Losses over 6-mo period divided by Initial Balance.	In 100% of cells (28 out of 28), Strategy B exceeds Strategy A by more than 10%.	In 57% of cells (80 out of 140), Strategy B exceeds Strategy A by more than 10%. In 84% of cells (118 out of 140), Strategy B absolute rates are higher than Strategy A.
[REDACTED]	[REDACTED]	Strategy A consistently shows higher [REDACTED] levels across all cells	Strategy A consistently shows higher [REDACTED] levels across most buckets. Strategy B has higher [REDACTED] in Bucket 6.
[REDACTED]	[REDACTED]	Early Stage (Buckets 1-3) [REDACTED]	Late Stage (Buckets 4-6) [REDACTED]

Strategy A: CHASE
Strategy B: BOCS

BOCS-CCS Merger Integration

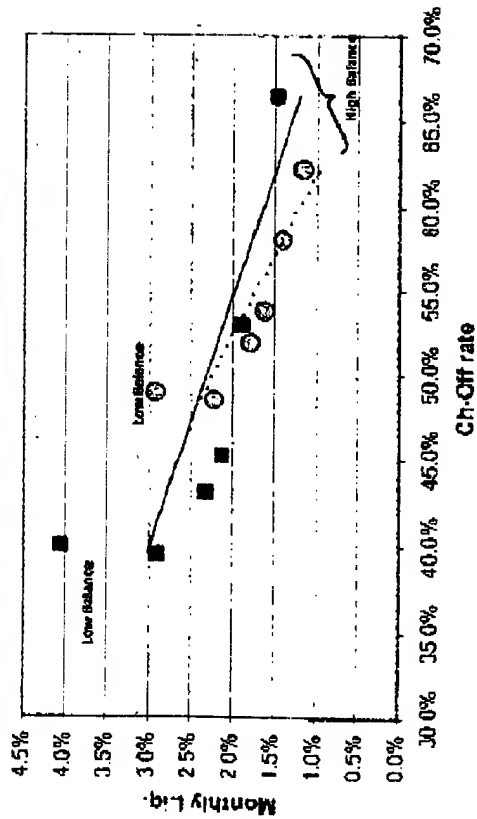
Tuesday, August 02, 2005

Collections Effectiveness Matrix Initial Review

Portfolio Performance (excluding Bucket 1)

Liquidation vs. Loss

Buckets 2 to 6 - Liquidation vs Loss



- [Redacted]
- [Redacted]
- [Redacted]

Comparative Results

- CCS ("Strategy A") and BOCS ("Strategy B") reflect relationship on similar slope lines

- Strategy B tends to drive liquidation at higher rate

- Charge-off rate declines as liquidation increases across all balance ranges (controlling for prior delinquency score).

Implications

- What role does asset mix play in these results?

- "Quality", e.g. FICO score
- Average Balance

BOCS-CCS Merger Integration														
Tuesday, August 02, 2005														
Balance Range	Strategy A	Strategy B	Strategy A	Strategy B	Strategy A	Strategy B	Strategy A	Strategy B	Strategy A	Strategy B	Strategy A	Strategy B	Strategy A	Strategy B
< \$1,000	9.10%	10.04%	10.77%	11.49%	8.00%	11.33%	5.51%	16.32%	9.11%	19.37%	4.11%	19.37%	9.11%	19.37%
\$1,001 - \$2,500	10.11%	10.81%	12.13%	13.04%	1.66%	11.81%	5.11%	15.15%	9.11%	19.37%	4.11%	19.37%	9.11%	19.37%
\$2,501 - \$5,000	11.11%	11.81%	13.13%	14.04%	1.66%	11.81%	5.11%	15.15%	9.11%	19.37%	4.11%	19.37%	9.11%	19.37%
\$5,001 - \$10,000	12.13%	13.04%	14.04%	15.15%	1.66%	11.81%	5.11%	15.15%	9.11%	19.37%	4.11%	19.37%	9.11%	19.37%
> \$10,000	13.04%	14.04%	15.15%	16.32%	1.66%	11.81%	5.11%	15.15%	9.11%	19.37%	4.11%	19.37%	9.11%	19.37%
All	10.11%	10.81%	12.13%	13.04%	1.66%	11.81%	5.11%	15.15%	9.11%	19.37%	4.11%	19.37%	9.11%	19.37%

Strategy A: CHASE
Strategy B: BOCS

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Collections Effectiveness Matrix Initial Review

Asset Mix

- ☐ From a prior delinquency experience perspective, there are only minor differences between the two portfolios.
- ☐ In 23 out of 24 cells the variance between the two portfolios was within a +/- 10% range (the one instance being bucket 1 medium prior delinquency score -14.08%).
- ☐ Positive variations denote instances where BOCS maintains higher levels of concentration.

Asset Mix By Risk Proxy (% difference in balance composition by Bucket OS)

	Prior Delinquency Score				
	New Entrants	Low	Med	High	All
Bucket 1 Variance	6.19%	4.29%	-14.08%	-7.04%	0.69%
Bucket 2 Variance	7.79%	6.10%	-1.40%	-9.18%	1.68%
Bucket 3 Variance	2.10%	4.07%	4.82%	-7.23%	-6.27%
Bucket 4 Variance	-5.24%	-7.02%	2.89%	6.12%	2.15%
Bucket 5 Variance	-1.30%	-8.73%	-0.41%	8.04%	-2.50%
Bucket 6 Variance	0.18%	-6.54%	-0.38%	6.39%	-5.21%
BOCS % of Total OS	25.47%	34.94%	19.50%	20.09%	100.00%
CHASE % of Total OS	24.19%	33.76%	21.04%	21.01%	100.00%

BOCS-CCS Merger Integration

Tuesday, August 02, 2005

Collections Effectiveness Matrix Initial Review

Asset Mix

- ☐ From a balance weighted perspective, there is no material difference between the two portfolios.
- ☐ Approximately 60% of the total OS (Buckets 2 to 6) is found within the balance ranges [\$4,500 - \$7,500] and [\$10,000 - \$25,000]. There is minimal variance between the two portfolios within these ranges.
- ☐ BOCS has greater concentration in balances >\$10,000 (37.4% vs. 30.4%) while Chase is more concentrated with balances between \$4,501-\$10,000 (45.5% vs. 40.7%).

Positive variations denote instances where BOCS maintains higher levels of concentration.

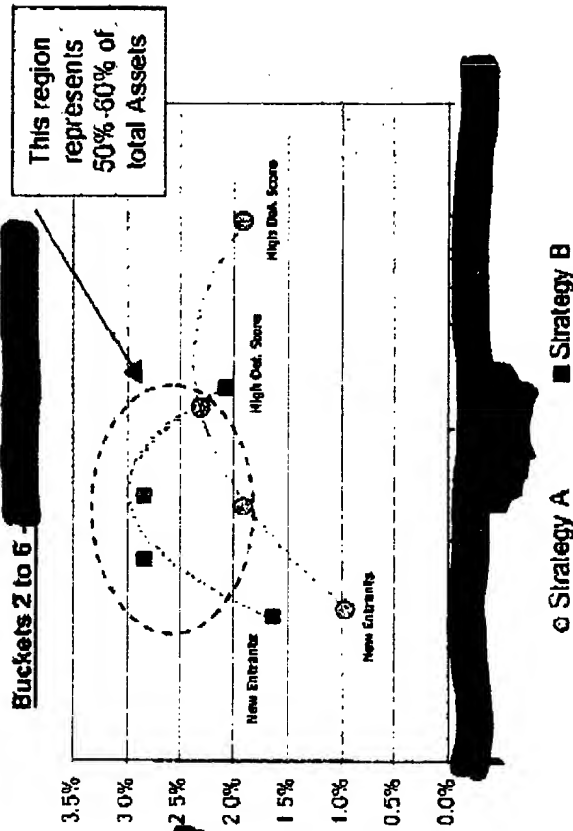
Asset Mix By Beginning Balance Range (% difference in balance composition by Bucket OS)

	Beginning Balance Range											Variance
	\$0-\$4,500	\$4,501-\$9,000	\$9,001-\$13,500	\$13,501-\$18,000	\$18,001-\$22,500	\$22,501-\$27,000	\$27,001-\$31,500	\$31,501-\$36,000	\$36,001-\$40,500	\$40,501-\$45,000	>\$45,000	
Bucket 1 Variance	5.85%	-15.92%	-13.45%	-16.13%	-15.77%	15.97%	76.08%	0.69%				
Bucket 2 Variance	6.57%	-5.54%	-0.02%	-2.55%	-12.70%	0.51%	63.76%	1.68%				
Bucket 3 Variance	8.35%	1.84%	3.47%	-1.55%	-15.79%	-3.10%	65.30%	-6.27%				
Bucket 4 Variance	12.18%	-26.05%	-9.48%	-1.94%	-8.57%	2.77%	62.34%	2.15%				
Bucket 5 Variance	14.39%	-27.12%	-13.76%	-1.76%	-6.58%	3.07%	57.43%	-2.50%				
Bucket 6 Variance	24.96%	-26.40%	-16.89%	-2.94%	-7.44%	4.03%	59.56%	-5.21%				
BOCS % of Total OS	1.81%	6.56%	13.52%	25.04%	15.62%	32.24%	5.21%	100.00%				
CHASE % of Total OS	1.68%	7.47%	14.86%	27.72%	17.83%	28.95%	1.50%	100.00%				

BOCS-CCS Merger Integration

Tuesday, August 02, 2005

Collections Effectiveness Matrix Initial Review

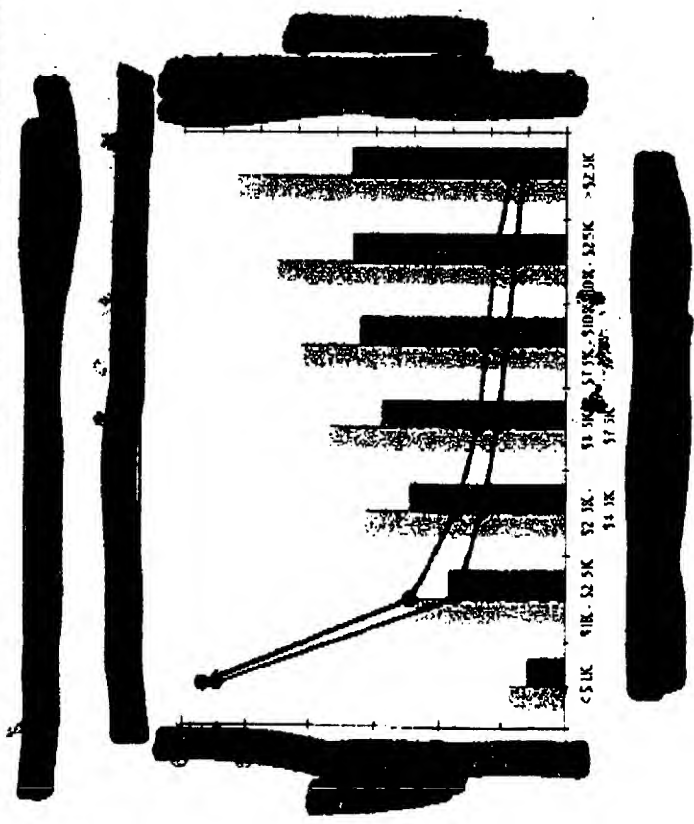


- ☐ [Redacted]
- ☐ [Redacted]
- ☐ [Redacted]
- ☐ [Redacted]
- ☐ [Redacted]
- ☐ [Redacted]

- ☐ Implications
 - ☐ Strategy B and associated management practices seems to yield better effectiveness at lower cost than Strategy A
 - ☐ Results consistent across prior delinquency experience bands

Strategy A: CHASE
Strategy B: BOCS

Collections Effectiveness Matrix Initial Review



[Redacted]

[Redacted]

☐ Reflects bigger "bang-for-buck" approach

[Redacted]

[Redacted]

- ☐ Implications
 - ☐ Strategy B and associated management practices seems to yield better effectiveness at lower cost than Strategy A
 - ☐ Results consistent across balance ranges

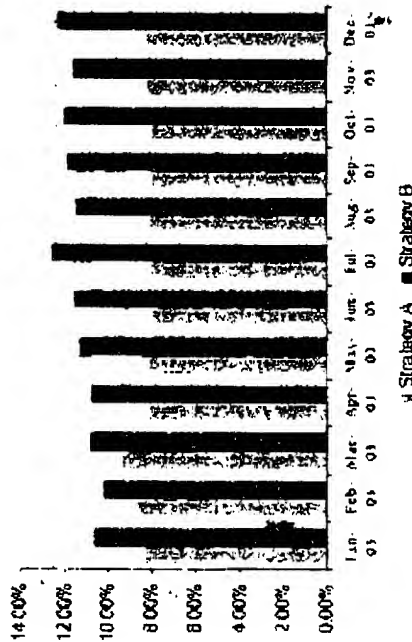
Strategy A: CHASE
Strategy B: BOCS

Collections Effectiveness Matrix Initial Review

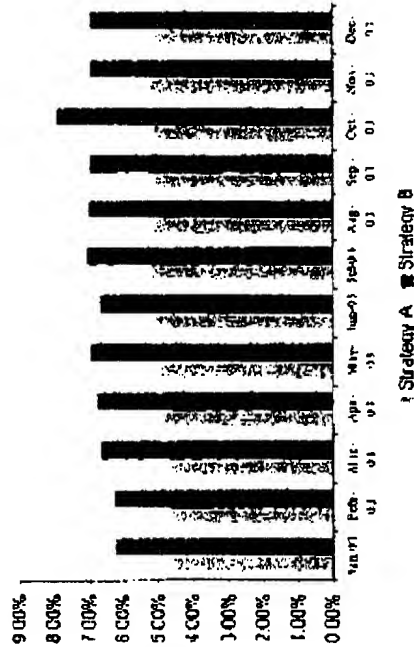
Average Payment Size

Average Payment Size

Early Stage - Average Payment Size (% of Avg. Bce.)



Late Stage - Average Payment Size (% of Avg. Bce.)



Strategy A: CHASE (Core and Provider)

Strategy B: BOCS

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□ Strategy B has higher liquidation rates due to correspondingly higher Average Payment Sizes in both Early and Late stages of delinquency.

□ Early Stage: Strategy B's APS is 51% larger than Strategy A.

□ Late Stage: Strategy B's APS is 36% larger than Strategy A.

□ Moreover, Strategy B seems to be incensing growth in APS

□ Early stage: Strategy B's APS growth rate of 15% since April '03 compared to Strategy A's growth of less than 1%.

□ Late stage: Similar growth rates for both Strategies around 4% since April '03.

□ Data obtained from common set of books.

Collections Effectiveness Matrix Initial Review

F-252

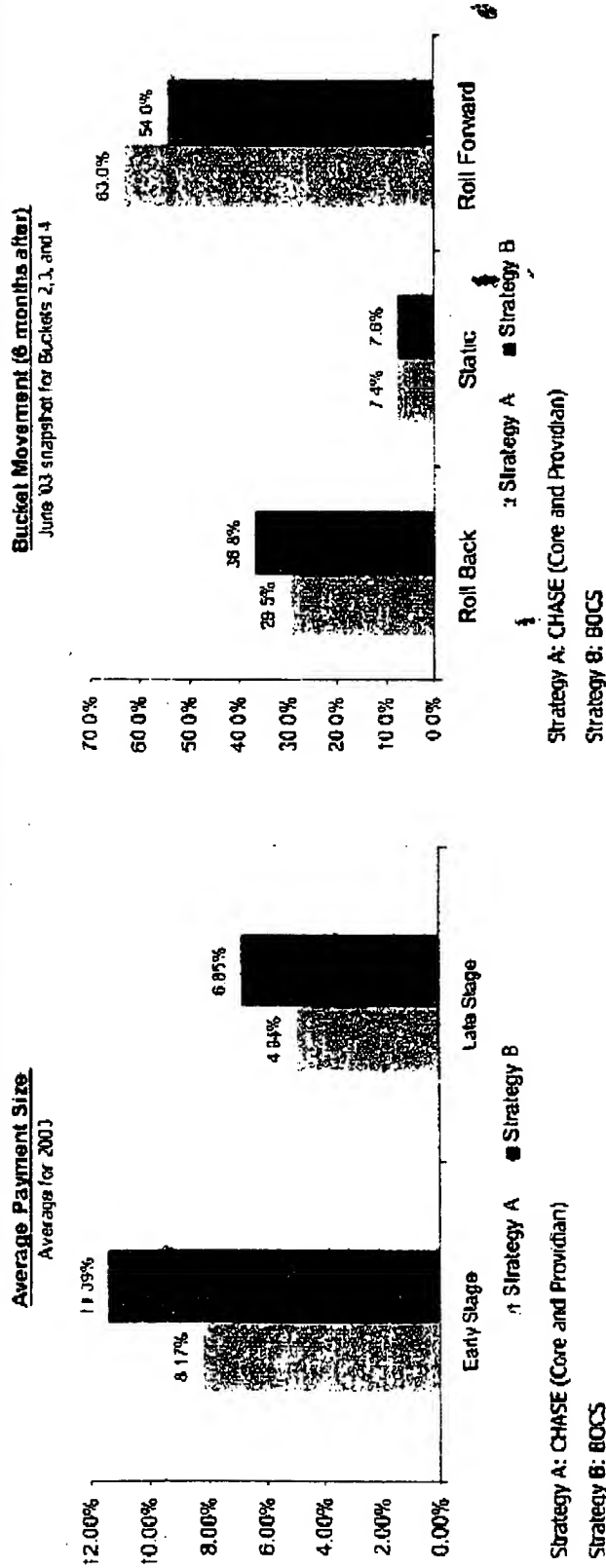
P-10/39 T-386

+3022828361

From-CHASE BANK USA NA

Aug-04-05 14:40

Average Payment Size



- ☐ There is a direct relationship between Average Payment Size and Bucket Movement.
- ☐ Average Payment Size for Strategy B seems to lead to higher Roll Back rates and lower Roll Forward rates.
- ☐ There is a 39% APS differential in early stage and 38% APS differential in late stage.

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Collections Effectiveness Matrix Initial Review

F-252

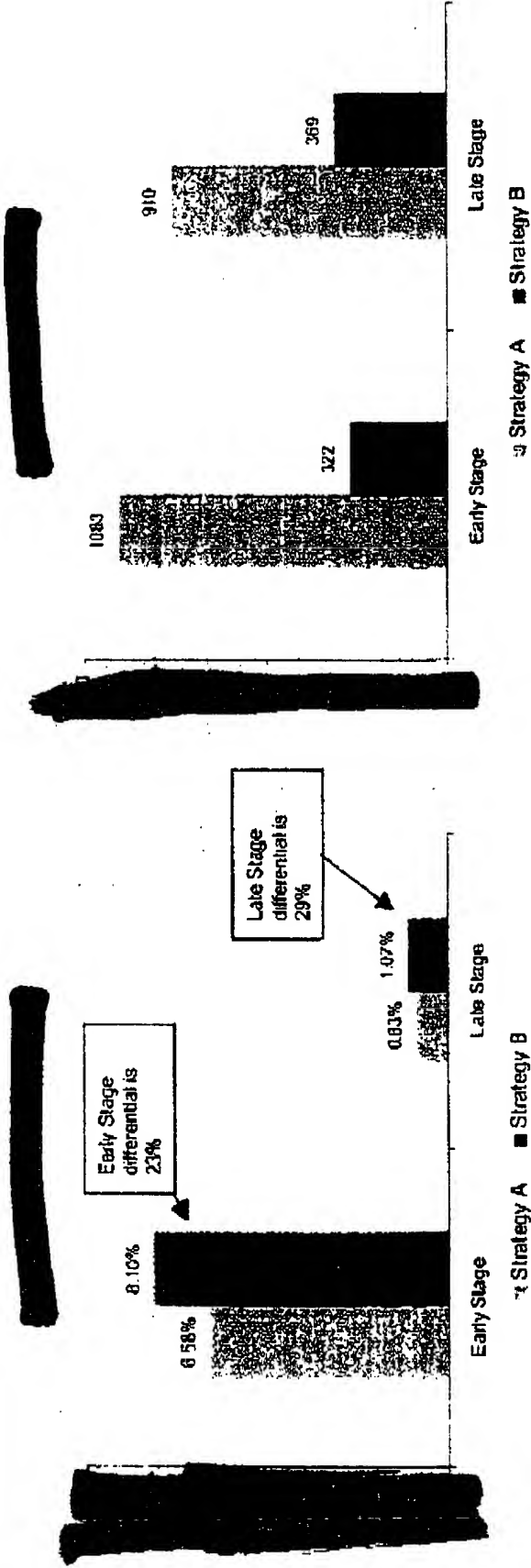
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From-CHASE BANK USA NA

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APS Implications



□ Strategy B is generating [redacted] rates in both early and late stages with significantly lower Customer Service Representatives.

□ Transitioning to Strategy B's Collections Model [redacted]

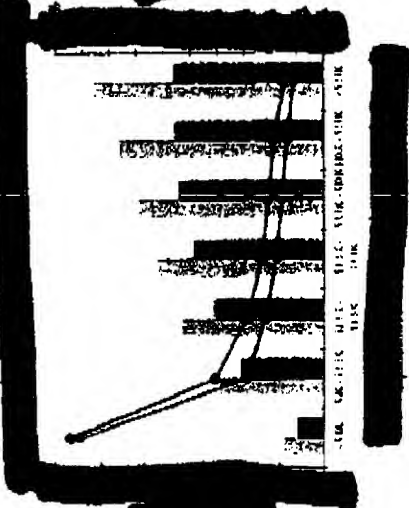
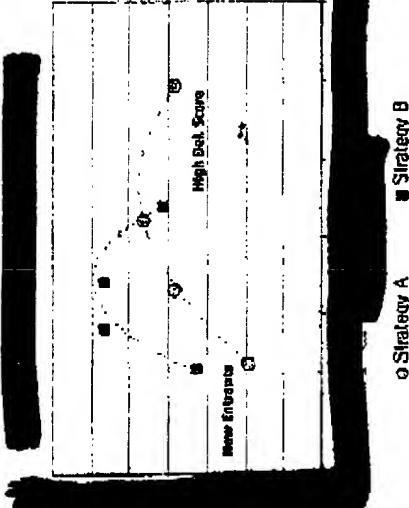
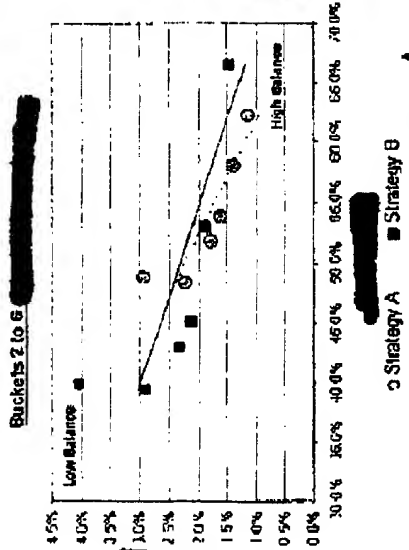
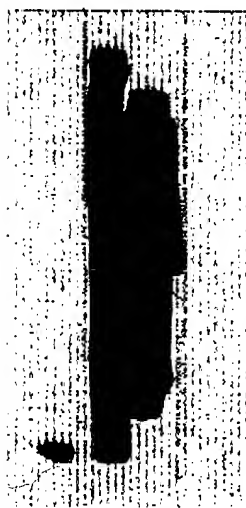
Strategy A: CHASE
Strategy B: BOCS

BOCS-CCS Merger Integration

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Collections Effectiveness Matrix Initial Review

Conclusion



- ☐ [Redacted]
- ☐ Asset quality differences are small, minimizing the influence of "risk" differences in results.

- ☐ [Redacted]
- ☐ [Redacted]
- ☐ [Redacted]

- ☐ Strategy B and associated management practices seems to yield better effectiveness at lower cost.
- ☐ No indication that Strategy B will put CCS portfolio results at risk - supporting likelihood of achieving [Redacted]

Strategy A: CHASE
Strategy B: BOCS

BOCS-CCS Merger Integration

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Collections Effectiveness Matrix Initial Review

Implications

Implications

- ☐ No indication that BOCS approach will be ineffective against CHASE's portfolio.
 - Performance parity – or advantage – In BOCS model across risk and balance ranges consistent.
 - Low Prime still an "open question" – although less than 8% of total CCS Portfolio.
- ☐ Adopting Strategy B
 - Targeting changes: queue fewer accounts for action – even beyond impact of drop day.
 - Production changes: predictive dialing increases and "no call" review activity declines.
 - [REDACTED]
 - Training approach: emphasis on collaborative solutions (STP) which result in resolution of delinquency through curing.
 - [REDACTED]
- ☐ Significant Additional Opportunities
 - Adopt Strategy A approach with appropriate testing for very high balance (Balance > \$25,000) assets.
 - ☐ Strategy A Loss Rate **62.25%** vs. Strategy B Loss Rate **66.49%** in B2-B6.
 - Develop a uniform approach to assets with no prior delinquency experience (New Entrants).
 - ☐ Strategy A Loss rates better for new entrants in Buckets 4 and 5 with similar liquidation rates.
 - Fine tune Intensity by Balance Range within a Bucket.

Collections Effectiveness Matrix Initial Review

Measurement & Metrics Evolution

Liquidation

- ☐ Cumulative Cash Payments over the 6-mo period divided by Starting Balance and number of months
- ☐ Metrics focus on securing a payment and maximizing the size of that payment

[REDACTED]

Targeting

Accounts queued for action ("WAOF") As A
Percentage of Non-bankrupt, non-estate inventory

Intensity Optimization

Negotiation Effectiveness

Transaction Value

Employee Incentive

"DNM" Incentive - Employees score point's based on
"distance" a balance moves backward in delinquency
- which is clearly a function of payment size - as well
as the size of the balance moving

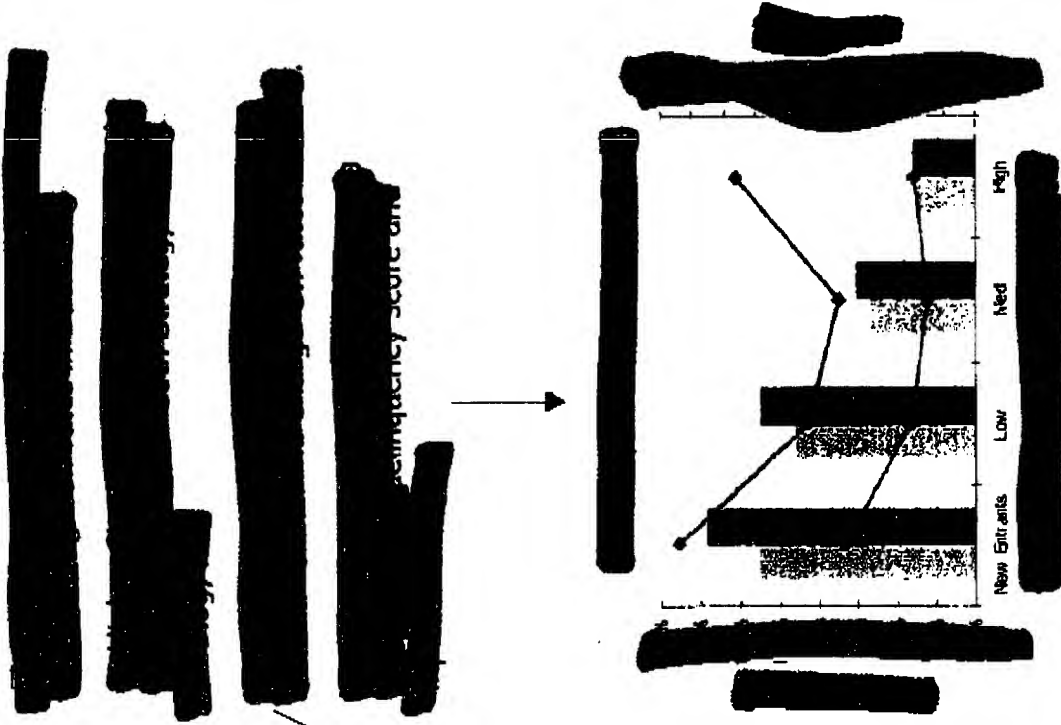
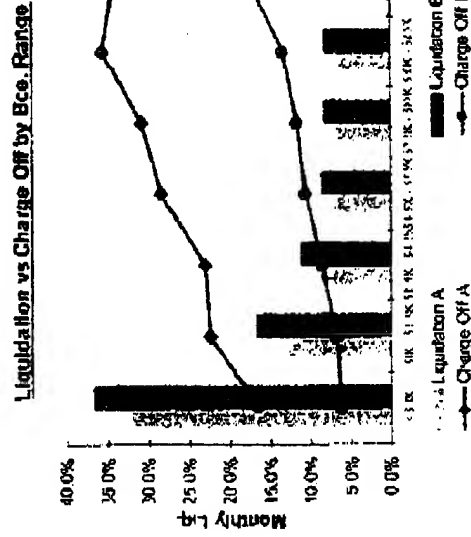
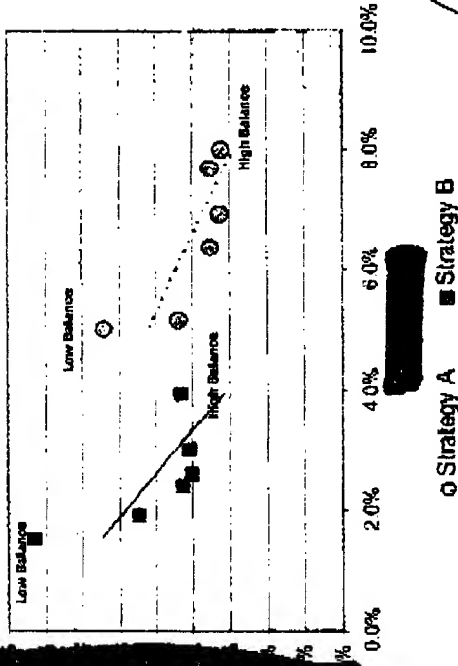
**Collections Effectiveness Matrix
Initial Review**

Bucket 1

Collections Effectiveness Matrix Initial Review

Bucket 1

Top Level View



BOCS-CCS Merger Integration

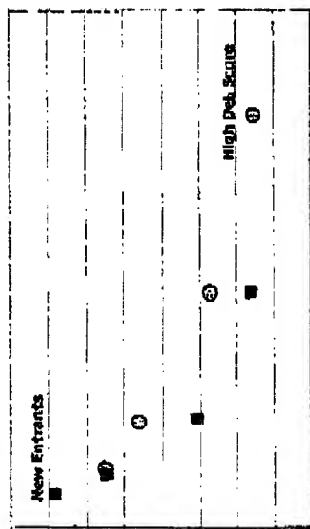
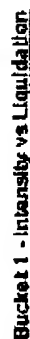
Tuesday, August 02, 2005

Collections Effectiveness Matrix

Bucket 1

☐ Both Strategy A and Strategy B's [REDACTED] are higher for higher delinquency score accounts. However, [REDACTED] (due to payments from accounts that roll back to current status).

☐ [REDACTED] ranges observed in both
 [REDACTED] portfolios for this bucket.



Case No.	Case Name	Case Description	Case Status	Case Date	Case Time	Case Location	Case Agent	Case Remarks
1001	John Doe	John Doe, 1001 Main St, New York, NY 10001	Open	10/15/2023	10:30 AM	New York, NY	John Doe	Initial contact with client.
1002	Jane Smith	Jane Smith, 1002 Main St, New York, NY 10001	Open	10/15/2023	11:00 AM	New York, NY	Jane Smith	Follow up on previous case.
1003	Bob Johnson	Bob Johnson, 1003 Main St, New York, NY 10001	Open	10/15/2023	11:30 AM	New York, NY	Bob Johnson	Client meeting scheduled.
1004	Alice Brown	Alice Brown, 1004 Main St, New York, NY 10001	Open	10/15/2023	12:00 PM	New York, NY	Alice Brown	Review documents.
1005	Charlie Davis	Charlie Davis, 1005 Main St, New York, NY 10001	Open	10/15/2023	12:30 PM	New York, NY	Charlie Davis	Client feedback session.
1006	Diana Evans	Diana Evans, 1006 Main St, New York, NY 10001	Open	10/15/2023	13:00 PM	New York, NY	Diana Evans	Project status update.
1007	Frank Green	Frank Green, 1007 Main St, New York, NY 10001	Open	10/15/2023	13:30 PM	New York, NY	Frank Green	Client onboarding.
1008	Grace Hill	Grace Hill, 1008 Main St, New York, NY 10001	Open	10/15/2023	14:00 PM	New York, NY	Grace Hill	Review progress.
1009	Henry King	Henry King, 1009 Main St, New York, NY 10001	Open	10/15/2023	14:30 PM	New York, NY	Henry King	Client meeting.
1010	Ivy Lee	Ivy Lee, 1010 Main St, New York, NY 10001	Open	10/15/2023	15:00 PM	New York, NY	Ivy Lee	Document review.
1011	Jack Miller	Jack Miller, 1011 Main St, New York, NY 10001	Open	10/15/2023	15:30 PM	New York, NY	Jack Miller	Client feedback.
1012	Karen Wilson	Karen Wilson, 1012 Main St, New York, NY 10001	Open	10/15/2023	16:00 PM	New York, NY	Karen Wilson	Project update.
1013	Leo White	Leo White, 1013 Main St, New York, NY 10001	Open	10/15/2023	16:30 PM	New York, NY	Leo White	Client onboarding.
1014	Mia Black	Mia Black, 1014 Main St, New York, NY 10001	Open	10/15/2023	17:00 PM	New York, NY	Mia Black	Review documents.
1015	Noah Gray	Noah Gray, 1015 Main St, New York, NY 10001	Open	10/15/2023	17:30 PM	New York, NY	Noah Gray	Client meeting.
1016	Olivia Blue	Olivia Blue, 1016 Main St, New York, NY 10001	Open	10/15/2023	18:00 PM	New York, NY	Olivia Blue	Document review.
1017	Peter Red	Peter Red, 1017 Main St, New York, NY 10001	Open	10/15/2023	18:30 PM	New York, NY	Peter Red	Client feedback.
1018	Quinn Yellow	Quinn Yellow, 1018 Main St, New York, NY 10001	Open	10/15/2023	19:00 PM	New York, NY	Quinn Yellow	Project update.
1019	Rachel Purple	Rachel Purple, 1019 Main St, New York, NY 10001	Open	10/15/2023	19:30 PM	New York, NY	Rachel Purple	Client onboarding.
1020	Sam Green	Sam Green, 1020 Main St, New York, NY 10001	Open	10/15/2023	20:00 PM	New York, NY	Sam Green	Review progress.

The Role of Monte Carlo Simulation in Understanding and Prior Performance

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937	2938	2939	2940	2941	2942	2943	2944	2945	2946	2947	2948	2949	2950	2951	2952	2953	2954	2955	2956	2957	2958	2959	2960	2961	2962	2963	2964	2965	2966	2967	2968	2969	2970	2971	2972	2973	2974	2975	2976	2977	2978	2979	2980	2981	2982	2983	2984	2985	2986	2987	2988	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< \$1,200	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%</																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													

Note: Shaded cells correspond to those in which difference between Strategy A and Strategy B is higher than 10%

**Collections Effectiveness Matrix
Initial Review**

Bucket 2

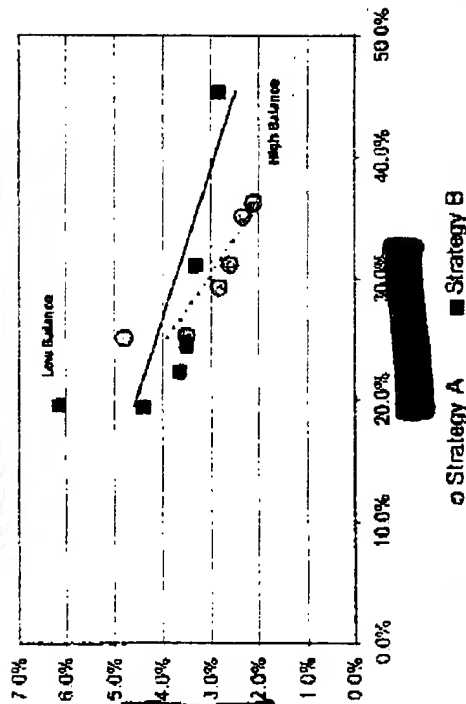
BOCS-CCS Merger Integration

Tuesday, August 02, 2005

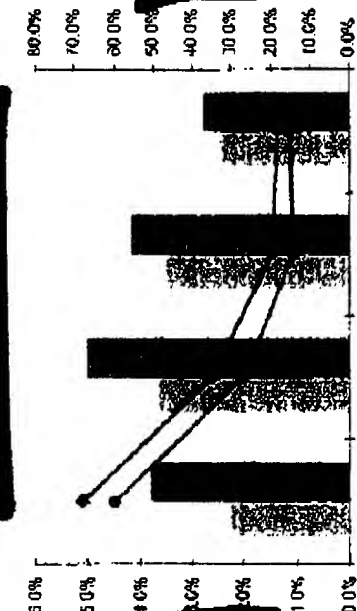
Collections Effectiveness Matrix Initial Review

Bucket 2

Top Level View



- ☐ [Redacted] <\$1,000 and >\$25,000.
- ☐ [Redacted] both Strategy B and Strategy A.
- ☐ [Redacted] Similar relationship between [Redacted] as the one found in Bucket 1 except for balances greater than \$25,000.



BOCS-CCS Merger Integration

Tuesday, August 02, 2005

Collections Effectiveness Matrix Initial Review

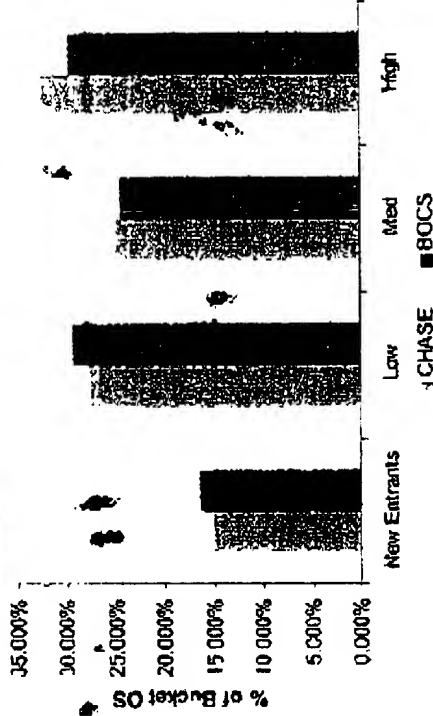
Bucket 2


Portfolio Mix

1851年12月10日，在倫敦舉行的第一次世界博覽會上，展示了許多來自世界各地的新奇物品。其中，最引人注目的莫過於那些來自遠方的珍貴香料。這些香料不僅具有獨特的氣味，還被認為具有多種藥用價值。在當時，香料是極其珍貴的貿易商品，也是許多國家經濟的重要支柱。博覽會上展示的香料，不僅吸引了眾多參觀者的目光，也引發了人們對香料來源和用途的廣泛興趣。這也反映了當時社會對異域文化的嚮往和探索精神。

[illegible]

Bucket 2 Prior Delinquency Score Composition



 Bucket 2 represents approximately 14% of total OS for both portfolios.

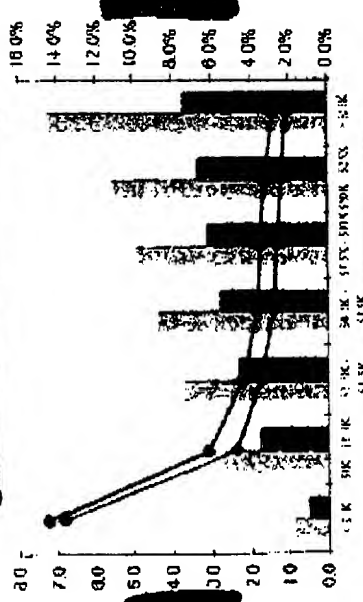
❑ Bucket 2 prior delinquency score mix is similar for both portfolios. The greatest variance occurs in the high prior delinquency score category.

- ❑ Bucket 2 balances are concentrated between \$4,501-\$7,500 and \$10,001-\$25,000 with high delinquency scores.

Percentage of Budget by Component

[illegible]

Bucket 2

[illegible]

Another significant cells comes round to those in which difference between Strategy A and Strategy B is higher than 10%

**Collections Effectiveness Matrix
Initial Review**

Bucket 3

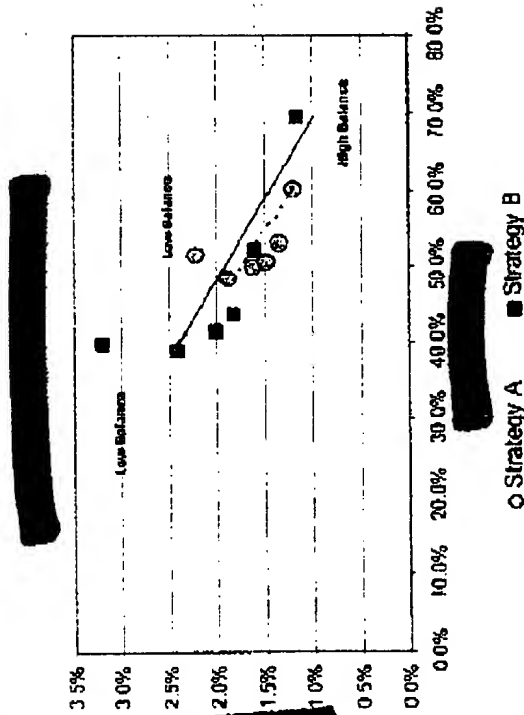
BOCS-CCS Merger Integration

Tuesday, August 02, 2005

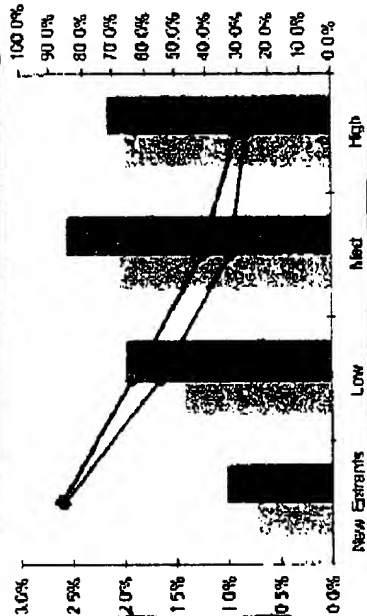
Collections Effectiveness Matrix Initial Review

Bucket 3

Top Level View



- Strategy B portfolio shows ranges except for <\$1,000 and >\$25,000.
- Charge-off still declining as the prior delinquency score increases. However, it does seem that



BOCS-CCS Merger Integration

Tuesday, August 02, 2005

Collections Effectiveness Matrix

Initial Review

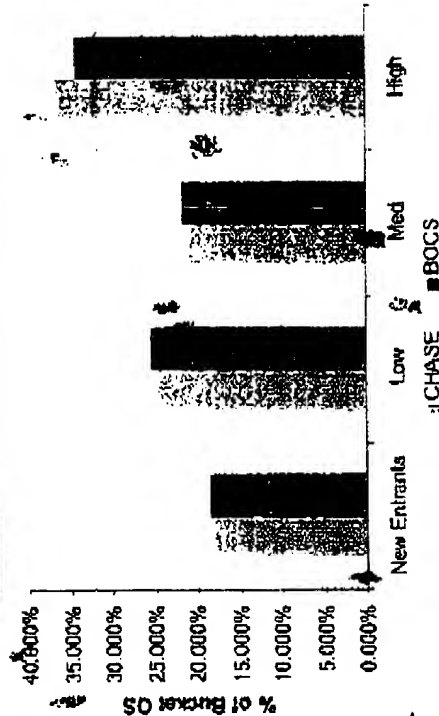
Bucket 3

Portfolio Mix

சென்னை நகராட்சி நிர்வாகப் பேரவை

Category	1990-91	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98	1998-99	1999-00	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	2033-34	2034-35	2035-36	2036-37	2037-38	2038-39	2039-40	2040-41	2041-42	2042-43	2043-44	2044-45	2045-46	2046-47	2047-48	2048-49	2049-50	2050-51	2051-52	2052-53	2053-54	2054-55	2055-56	2056-57	2057-58	2058-59	2059-60	2060-61	2061-62	2062-63	2063-64	2064-65	2065-66	2066-67	2067-68	2068-69	2069-70	2070-71	2071-72	2072-73	2073-74	2074-75	2075-76	2076-77	2077-78	2078-79	2079-80	2080-81	2081-82	2082-83	2083-84	2084-85	2085-86	2086-87	2087-88	2088-89	2089-90	2090-91	2091-92	2092-93	2093-94	2094-95	2095-96	2096-97	2097-98	2098-99	2099-00	2100-01	2101-02	2102-03	2103-04	2104-05	2105-06	2106-07	2107-08	2108-09	2109-10	2110-11	2111-12	2112-13	2113-14	2114-15	2115-16	2116-17	2117-18	2118-19	2119-20	2120-21	2121-22	2122-23	2123-24	2124-25	2125-26	2126-27	2127-28	2128-29	2129-30	2130-31	2131-32	2132-33	2133-34	2134-35	2135-36	2136-37	2137-38	2138-39	2139-40	2140-41	2141-42	2142-43	2143-44	2144-45	2145-46	2146-47	2147-48	2148-49	2149-50	2150-51	2151-52	2152-53	2153-54	2154-55	2155-56	2156-57	2157-58	2158-59	2159-60	2160-61	2161-62	2162-63	2163-64	2164-65	2165-66	2166-67	2167-68	2168-69	2169-70	2170-71	2171-72	2172-73	2173-74	2174-75	2175-76	2176-77	2177-78	2178-79	2179-80	2180-81	2181-82	2182-83	2183-84	2184-85	2185-86	2186-87	2187-88	2188-89	2189-90	2190-91	2191-92	2192-93	2193-94	2194-95	2195-96	2196-97	2197-98	2198-99	2199-00	2200-01	2201-02	2202-03	2203-04	2204-05	2205-06	2206-07	2207-08	2208-09	2209-10	2210-11	2211-12	2212-13	2213-14	2214-15	2215-16	2216-17	2217-18	2218-19	2219-20	2220-21	2221-22	2222-23	2223-24	2224-25	2225-26	2226-27	2227-28	2228-29	2229-30	2230-31	2231-32	2232-33	2233-34	2234-35	2235-36	2236-37	2237-38	2238-39	2239-40	2240-41	2241-42	2242-43	2243-44	2244-45	2245-46	2246-47	2247-48	2248-49	2249-50	2250-51	2251-52	2252-53	2253-54	2254-55	2255-56	2256-57	2257-58	2258-59	2259-60	2260-61	2261-62	2262-63	2263-64	2264-65	2265-66	2266-67	2267-68	2268-69	2269-70	2270-71	2271-72	2272-73	2273-74	2274-75	2275-76	2276-77	2277-78	2278-79	2279-80	2280-81	2281-82	2282-83	2283-84	2284-85	2285-86	2286-87	2287-88	2288-89	2289-90	2290-91	2291-92	2292-93	2293-94	2294-95	2295-96	2296-97	2297-98	2298-99	2299-00	2300-01	2301-02	2302-03	2303-04	2304-05	2305-06	2306-07	2307-08	2308-09	2309-10	2310-11	2311-12	2312-13	2313-14	2314-15	2315-16	2316-17	2317-18	2318-19	2319-20	2320-21	2321-22	2322-23	2323-24	2324-25	2325-26	2326-27	2327-28	2328-29	2329-30	2330-31	2331-32	2332-33	2333-34	2334-35	2335-36	2336-37	2337-38	2338-39	2339-40	2340-41	2341-42	2342-43	2343-44	2344-45	2345-46	2346-47	2347-48	2348-49	2349-50	2350-51	2351-52	2352-53	2353-54	2354-55	2355-56	2356-57	2357-58	2358-59	2359-60	2360-61	2361-62	2362-63	2363-64	2364-65	2365-66	2366-67	2367-68	2368-69	2369-70	2370-71	2371-72	2372-73	2373-74	2374-75	2375-76	2376-77	2377-78	2378-79	2379-80	2380-81	2381-82	2382-83	2383-84	2384-85	2385-86	2386-87	2387-88	2388-89	2389-90	2390-91	2391-92	2392-93	2393-94	2394-95	2395-96	2396-97	2397-98	2398-99	2399-00	2400-01	2401-02	2402-03	2403-04	2404-05	2405-06	2406-07	2407-08	2408-09	2409-10	2410-11	2411-12	2412-13	2413-14	2414-15	2415-16	2416-17	2417-18	2418-19	2419-20	2420-21	2421-22	2422-23	2423-24	2424-25	2425-26	2426-27	2427-28	2428-29	2429-30	2430-31	2431-32	2432-33	2433-34	2434-35	2435-36	2436-37	2437-38	2438-39	2439-40	2440-41	2441-42	2442-43	2443-44	2444-45	2445-46	2446-47	2447-48	2448-49	2449-50	2450-51	2451-52	2452-53	2453-54	2454-55	2455-56	2456-57	2457-58	2458-59	2459-60	2460-61	2461-62	2462-63	2463-64	2464-65	2465-66	2466-67	2467-68	2468-69	2469-70	2470-71	2471-72	2472-73	2473-74	2474-75	2475-76	2476-77	2477-78	2478-79	2479-80	2480-81	2481-82	2482-83	2483-84	2484-85	2485-86	2486-87	2487-88	2488-89	2489-90	2490-91	2491-92	2492-93	2493-94	2494-95	2495-96	2496-97	2497-98	2498-99	2499-00	2500-01	2501-02	2502-03	2503-04	2504-05	2505-06	2506-07	2507-08	2508-09	2509-10	2510-11	2511-12	2512-13	2513-14	2514-15	2515-16	2516-17	2517-18	2518-19	2519-20	2520-21	2521-22	2522-23	2523-24	2524-25	2525-26	2526-27	2527-28	2528-29	2529-30	2530-31	2531-32	2532-33	2533-34	2534-35	2535-36	2536-37	2537-38	2538-39	2539-40	2540-41	2541-42	2542-43	2543-44	2544-45	2545-46	2546-47	2547-48	2548-49	2549-50	2550-51	2551-52	2552-53	2553-54	2554-55	2555-56	2556-57	2557-58	2558-59	2559-60	2560-61	2561-62	2562-63	2563-64	2564-65	2565-66	2566-67	2567-68	2568-69	2569-70	2570-71	2571-72	2572-73	2573-74	2574-75	2575-76	2576-77	2577-78	2578-79	2579-80	2580-81	2581-82	2582-83	2583-84	2584-85	2585-86	2586-87	2587-88	2588-89	2589-90	2590-91	2591-92	2592-93	2593-94	2594-95	2595-96	2596-97	2597-98	2598-99	2599-00	2600-01	2601-02	2602-03	2603-04	2604-05	2605-06	2606-07	2607-08	2608-09	2609-10	2610-11	2611-12	2612-13	2613-14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Bucket 3 Prior Delinquency Score Composition



- ☐ Bucket 3 represents approximately 8% of total OS for both portfolios.
- ☐ The bucket 3 prior delinquency score mix is very similar for both portfolios. The greatest variance exists in the high prior delinquency score category.
- ☐ Highest concentration of balances found between \$10,001-\$25,000 with high prior delinquency score.

Participating Vice Presidents of Total Worker Care

	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937	2938	2939	2940	2941	2942	2943	2944	2945	2946	2947	2948	2949	2950	2951	2952	2953	2954	2955	2956	2957	2958	2959	2960	2961	2962	2963	2964	2965	2966	2967	2968	2969	2970	2971	2972	2973	2974	2975	2976	2977	2978	2979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1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												

BOCS-CCS Merger Integration

Tuesday, August 02, 2005

**Collections Effectiveness Matrix
Initial Review**

Bucket 4

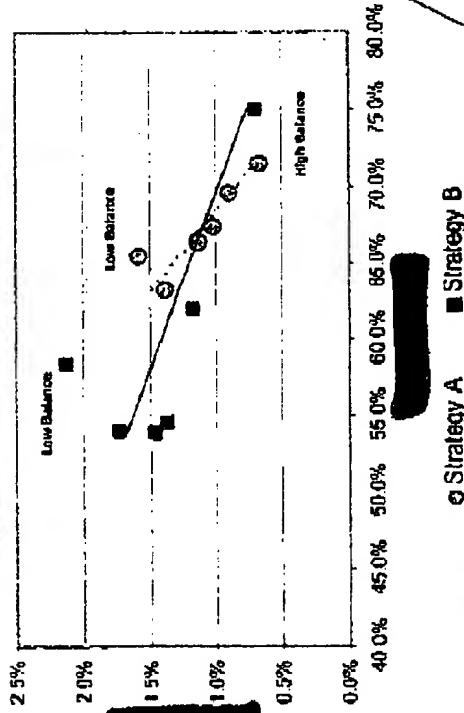
BOCS-CCS Merger Integration

Tuesday, August 02, 2005

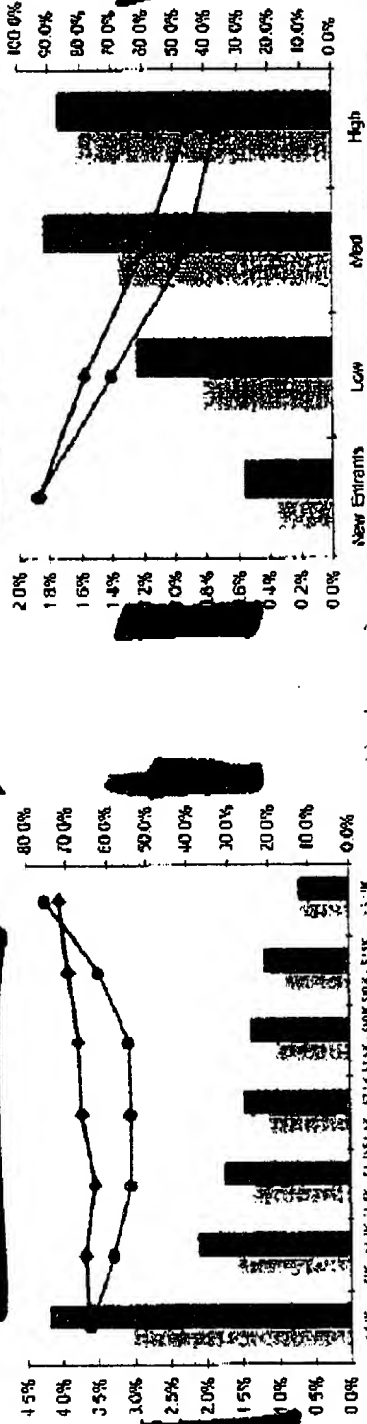
Collections Effectiveness Matrix Initial Review

Bucket 4

Top Level View



- ☐ Strategy B [redacted] ranges with the exception of >\$25,000.
- ☐ [redacted] for both Strategy B and Strategy A.
- ☐ [redacted]
- ☐ There is a "U" shape relationship for Charge Off rates as the Balance range increases.



BOCS-CCS Merger Integration

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Collections Effectiveness Matrix Initial Review

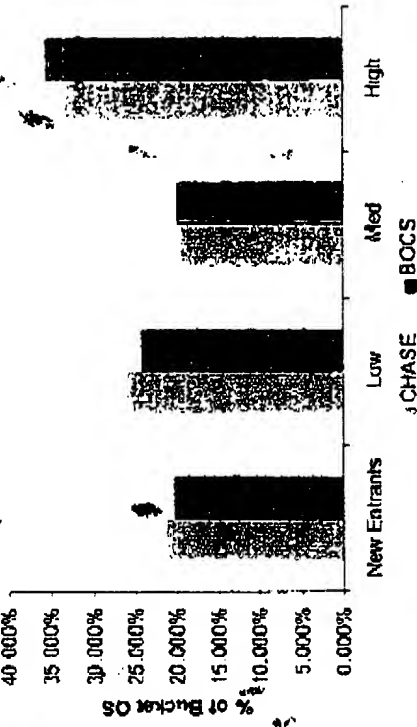
Bucket 4

Portfolio Mix

Portfolio Mix: Buckets 1-4 Prior Delinquency Score Composition

Portfolio Mix	BUCKET 1	BUCKET 2	BUCKET 3	BUCKET 4	Total
ALL	0.00%	0.00%	0.00%	0.00%	0.00%
BUCKET 1	0.00%	0.00%	0.00%	0.00%	0.00%
BUCKET 2	0.00%	0.00%	0.00%	0.00%	0.00%
BUCKET 3	0.00%	0.00%	0.00%	0.00%	0.00%
BUCKET 4	0.00%	0.00%	0.00%	0.00%	0.00%
NEW ENTRANTS	0.00%	0.00%	0.00%	0.00%	0.00%
CHASE	0.00%	0.00%	0.00%	0.00%	0.00%
BOCS	0.00%	0.00%	0.00%	0.00%	0.00%

Portfolio Mix: Buckets 1-4 Prior Delinquency Score Composition



Portfolio Mix: Buckets 1-4 Prior Delinquency Score Composition

Portfolio Mix	BUCKET 1	BUCKET 2	BUCKET 3	BUCKET 4	Total
ALL	0.00%	0.00%	0.00%	0.00%	0.00%
BUCKET 1	0.00%	0.00%	0.00%	0.00%	0.00%
BUCKET 2	0.00%	0.00%	0.00%	0.00%	0.00%
BUCKET 3	0.00%	0.00%	0.00%	0.00%	0.00%
BUCKET 4	0.00%	0.00%	0.00%	0.00%	0.00%
NEW ENTRANTS	0.00%	0.00%	0.00%	0.00%	0.00%
CHASE	0.00%	0.00%	0.00%	0.00%	0.00%
BOCS	0.00%	0.00%	0.00%	0.00%	0.00%

- Bucket 4 represents approximately 6% of total OS for both portfolios.
- Bucket 4 prior delinquency score composition is very similar for both portfolios. The greatest variance exists in the Low prior delinquency score category.
- Highest concentration of balances in balance range \$10,001-\$25,000 with higher risk level.

BOCS-CCS Manger Integration

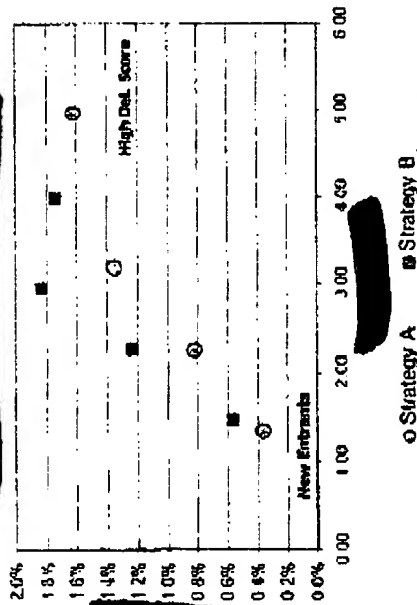
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Collections Effectiveness Matrix Initial Review

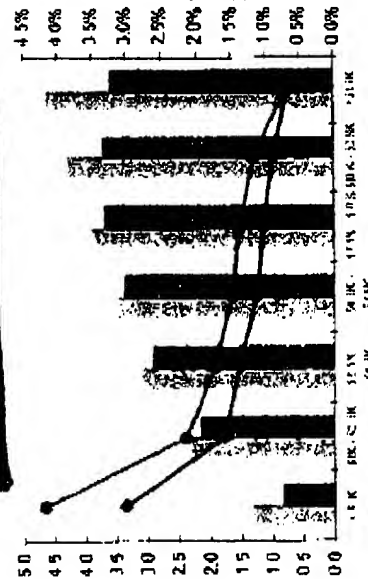
F-252

[REDACTED]

[REDACTED]



[REDACTED]



[REDACTED]

Bucket 4

☐ Both Strategy A and Strategy B

☐ Strategy B's approach

[REDACTED]

Strategy	High Del. Score	New Entrants
Strategy A	0.00%	0.00%
Strategy B	0.20%	0.40%
Strategy A	0.60%	0.80%
Strategy B	1.20%	1.40%
Strategy A	1.60%	1.80%
Strategy B	1.80%	2.00%
Strategy A	2.00%	2.20%
Strategy B	2.20%	2.40%
Strategy A	2.40%	2.60%
Strategy B	2.60%	2.80%
Strategy A	2.80%	3.00%
Strategy B	3.00%	3.20%
Strategy A	3.20%	3.40%
Strategy B	3.40%	3.60%
Strategy A	3.60%	3.80%
Strategy B	3.80%	4.00%
Strategy A	4.00%	4.20%
Strategy B	4.20%	4.40%
Strategy A	4.40%	4.60%
Strategy B	4.60%	4.80%
Strategy A	4.80%	5.00%
Strategy B	5.00%	5.20%
Strategy A	5.20%	5.40%
Strategy B	5.40%	5.60%
Strategy A	5.60%	5.80%
Strategy B	5.80%	6.00%
Strategy A	6.00%	6.20%
Strategy B	6.20%	6.40%
Strategy A	6.40%	6.60%
Strategy B	6.60%	6.80%
Strategy A	6.80%	7.00%
Strategy B	7.00%	7.20%
Strategy A	7.20%	7.40%
Strategy B	7.40%	7.60%
Strategy A	7.60%	7.80%
Strategy B	7.80%	8.00%
Strategy A	8.00%	8.20%
Strategy B	8.20%	8.40%
Strategy A	8.40%	8.60%
Strategy B	8.60%	8.80%
Strategy A	8.80%	9.00%
Strategy B	9.00%	9.20%
Strategy A	9.20%	9.40%
Strategy B	9.40%	9.60%
Strategy A	9.60%	9.80%
Strategy B	9.80%	10.00%

[REDACTED]

Strategy	High Del. Score	New Entrants
Strategy A	0.00%	0.00%
Strategy B	0.20%	0.40%
Strategy A	0.60%	0.80%
Strategy B	1.20%	1.40%
Strategy A	1.60%	1.80%
Strategy B	1.80%	2.00%
Strategy A	2.00%	2.20%
Strategy B	2.20%	2.40%
Strategy A	2.40%	2.60%
Strategy B	2.60%	2.80%
Strategy A	2.80%	3.00%
Strategy B	3.00%	3.20%
Strategy A	3.20%	3.40%
Strategy B	3.40%	3.60%
Strategy A	3.60%	3.80%
Strategy B	3.80%	4.00%
Strategy A	4.00%	4.20%
Strategy B	4.20%	4.40%
Strategy A	4.40%	4.60%
Strategy B	4.60%	4.80%
Strategy A	4.80%	5.00%
Strategy B	5.00%	5.20%
Strategy A	5.20%	5.40%
Strategy B	5.40%	5.60%
Strategy A	5.60%	5.80%
Strategy B	5.80%	6.00%
Strategy A	6.00%	6.20%
Strategy B	6.20%	6.40%
Strategy A	6.40%	6.60%
Strategy B	6.60%	6.80%
Strategy A	6.80%	7.00%
Strategy B	7.00%	7.20%
Strategy A	7.20%	7.40%
Strategy B	7.40%	7.60%
Strategy A	7.60%	7.80%
Strategy B	7.80%	8.00%
Strategy A	8.00%	8.20%
Strategy B	8.20%	8.40%
Strategy A	8.40%	8.60%
Strategy B	8.60%	8.80%
Strategy A	8.80%	9.00%
Strategy B	9.00%	9.20%
Strategy A	9.20%	9.40%
Strategy B	9.40%	9.60%
Strategy A	9.60%	9.80%
Strategy B	9.80%	10.00%

Notes: Shaded cells correspond to those in which difference between Strategy A and Strategy B is higher than 10%.

BOCS-CCS Merger Integration

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**Collections Effectiveness Matrix
Initial Review**

Bucket 5

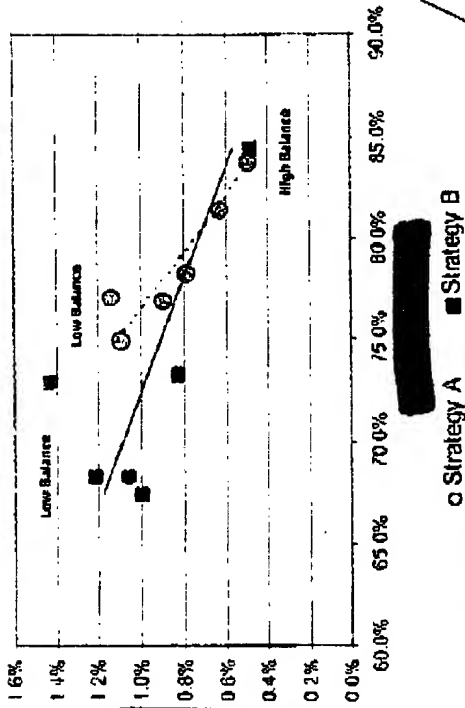
BOCS-CCS Merger Integration

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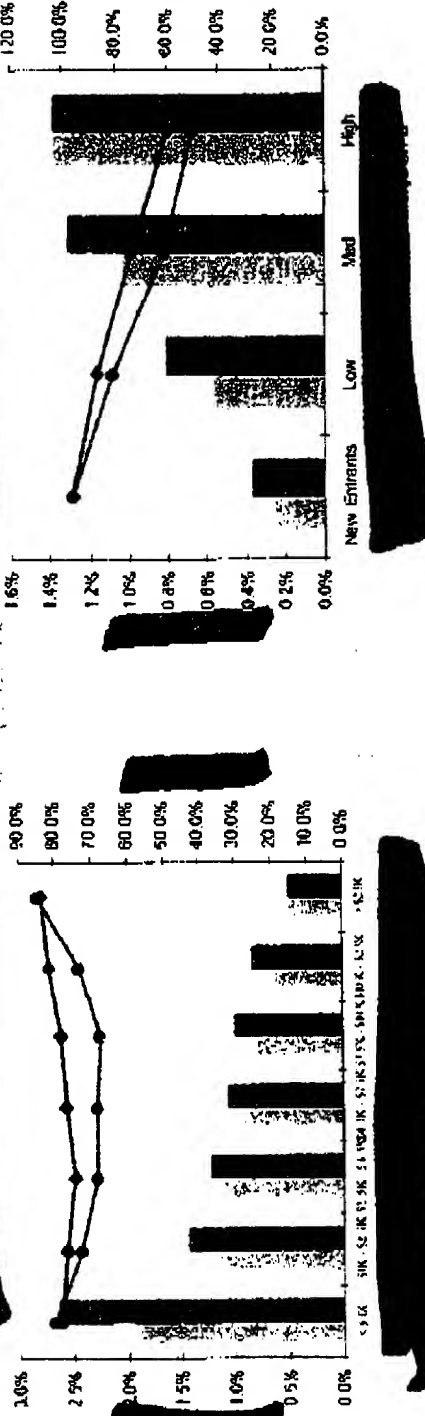
Collections Effectiveness Matrix Initial Review

Bucket 5

Top Level View



- ☐ Strategy B balance ranges except <\$1,000 and >\$25,000.
- ☐ There is a less pronounced "U" shape relationship for Charge Off rates as the Balance range increases.



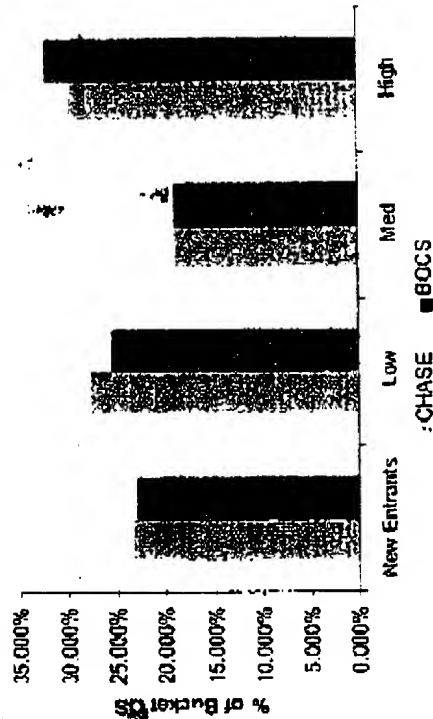
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Bucket 5

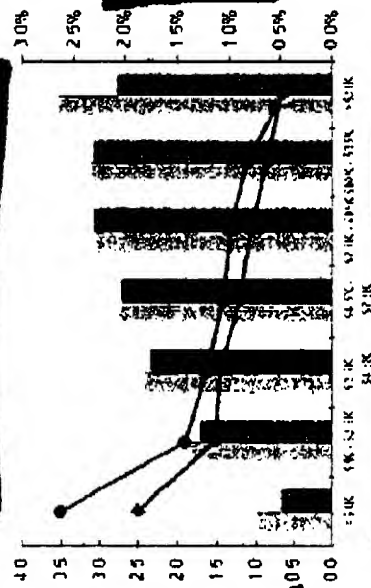
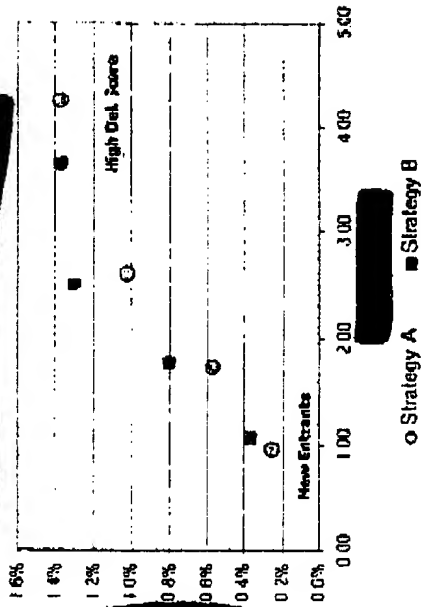
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Case	Year	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937	2938	2939	2940	2941	2942	2943	2944	2945	2946	2947	2948	2949	2950	2951	2952	2953	2954	2955	2956	2957	2958	2959	2960	2961	2962	2963	2964	2965	2966	2967	2968	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- ☐ Bucket 5 represents approximately 5% of total OS for both portfolios.
- ☐ The prior delinquency score composition is very similar for both portfolios in bucket 5. The greatest variance occurs in the Low prior delinquency score category.
- ☐ This bucket is highly concentrated with high risk accounts with balances between \$10,001-\$25,000.

Collections Effectiveness Matrix Initial Review



Bucket 5

- ☐ direct relationship between [redacted]
- ☐ The [redacted] decreases as the prior delinquency score level increases.
- ☐ Strategy B's approach leads to [redacted]

Bucket 5	Initial Score	Final Score	Delta	Initial Del. Rate	Final Del. Rate	Delta
Initial Score	1.00	1.00	0.00	1.00%	1.00%	0.00%
Final Score	1.00	1.00	0.00	1.00%	1.00%	0.00%
Delta	0.00	0.00	0.00	0.00%	0.00%	0.00%

Bucket 5	Initial Score	Final Score	Delta	Initial Del. Rate	Final Del. Rate	Delta
Initial Score	1.00	1.00	0.00	1.00%	1.00%	0.00%
Final Score	1.00	1.00	0.00	1.00%	1.00%	0.00%
Delta	0.00	0.00	0.00	0.00%	0.00%	0.00%

Notes: Shaded cells correspond to those in which difference between Strategy A and Strategy B is higher than 10%.

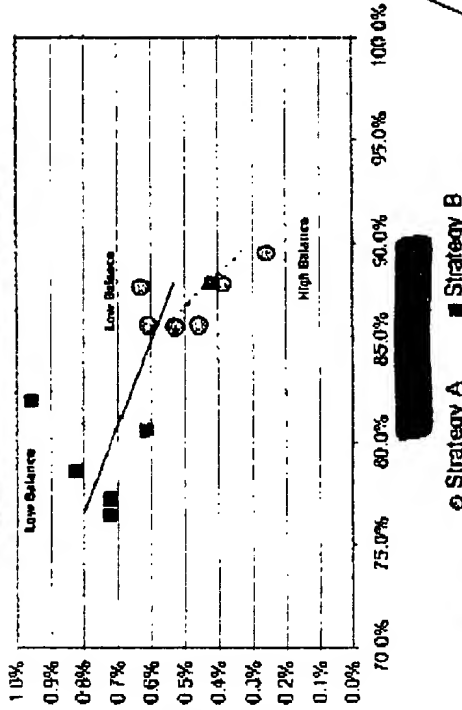
**Collections Effectiveness Matrix
Initial Review**

Bucket 6

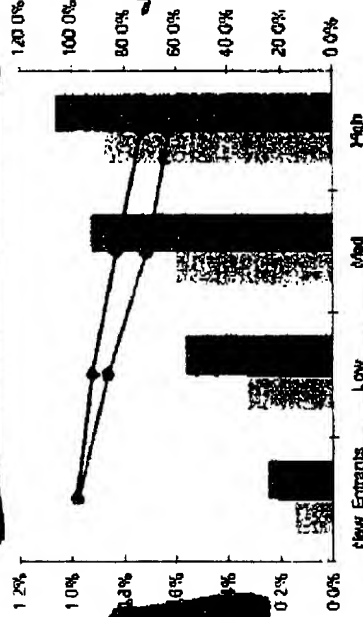
Collections Effectiveness Matrix Initial Review

Bucket 6

Top Level View



- Strategy B portfolio shows ranges with the exception of <\$1,000.
- [redacted] both Strategy B and Strategy A.
- As Balance Range Increases [redacted]
- There is a pronounced "U" shape relationship for Strategy B's Charge Off rates as the Balance range increases.



BOCS-CCS Merger Integration

Tuesday, August 02, 2005

Collections Effectiveness Matrix Initial Review

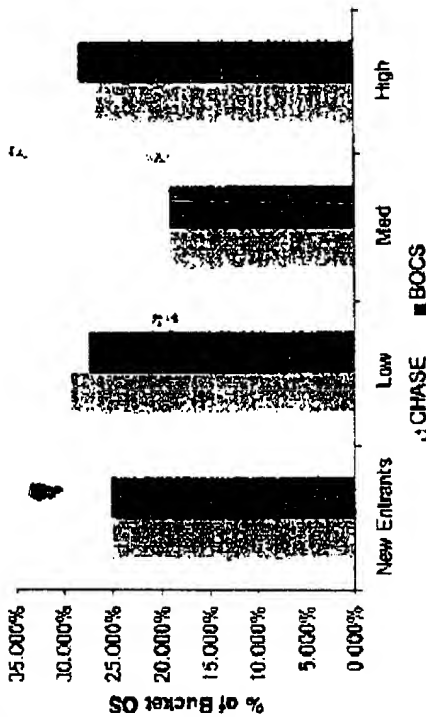
Bucket 6

Portfolio Mix

HYDROLYZABLE POLY(AMINO ACID) POLYMERIZATION

[illegible]

Bucket & Prior Delta Frequency Score Composition



☐ Bucket 6 represents approximately 4% of total OS for both portfolios.

☐ The prior delinquency score composition is very similar for both portfolios. The greatest variance exists in the Low prior delinquency score category.

☐ Most significant proportion of balances concentrated in balance range \$10,001-\$25,001 with prior delinquency scores that are either high or low.

Portlenny, WA; The Best of Oregon! The Best of Oregon!

	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	2885	2886	2887	2888	2889	2890	2891	2892	2893	2894	2895	2896	2897	2898	2899	2900	2901	2902	2903	2904	2905	2906	2907	2908	2909	2910	2911	2912	2913	2914	2915	2916	2917	2918	2919	2920	2921	2922	2923	2924	2925	2926	2927	2928	2929	2930	2931	2932	2933	2934	2935	2936	2937	2938	2939	2940	2941	2942	2943	2944	2945	2946	2947	2948	2949	2950	2951	2952	2953	2954	2955	2956	2957	2958	2959	2960	2961	2962	2963	2964	2965	2966	2967	2968	2969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Collections Effectiveness Matrix Initial Review

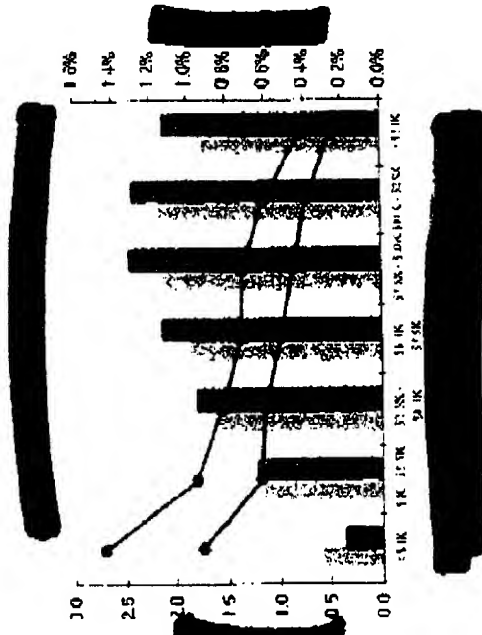
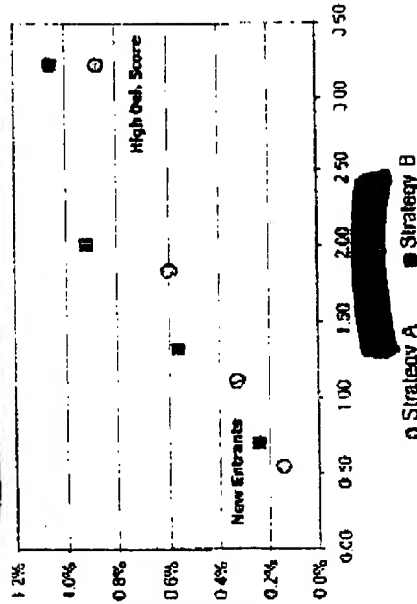
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Bucket 6

☐ A visible direct

☐ Strategy B's approach leads to

Bucket 6	Strategy A	Strategy B
1.00 - 1.50	0.15%	0.10%
1.50 - 2.00	0.35%	0.20%
2.00 - 2.50	0.55%	0.30%
2.50 - 3.00	0.75%	0.40%
3.00 - 3.50	0.95%	0.50%
3.50 - 4.00	1.15%	0.60%
All	0.55%	0.35%

Bucket 6	Strategy A	Strategy B
1.00 - 1.50	0.15%	0.10%
1.50 - 2.00	0.35%	0.20%
2.00 - 2.50	0.55%	0.30%
2.50 - 3.00	0.75%	0.40%
3.00 - 3.50	0.95%	0.50%
3.50 - 4.00	1.15%	0.60%
All	0.55%	0.35%

Notes: Shaded cells correspond to those in which difference between Strategy A and Strategy B is higher than 10%.

BOCS-CCS Merger Integration

Tuesday, August 02, 2005

**Collections Effectiveness Matrix
Initial Review**

Appendix

BOCS-CCS Merger Integration

Tuesday, August 02, 2005

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